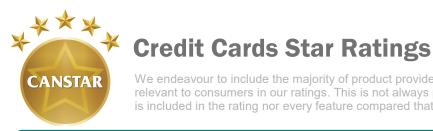
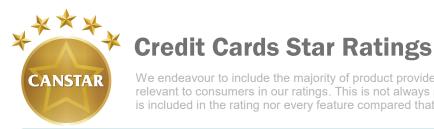


Low Fee	
Company	Product
★★★★★ "Outstanding Value"	
American Express	Low Rate Credit Card
Bank Australia	Visa Credit Card
Bank First	Visa Classic Credit Card
BankVic	Visa Silver
Heritage Bank	Gold Low Rate
Horizon Bank	Visa Credit Card
Hume Bank	Value
ING	Orange One
ME	Frank Credit Card
QBANK	Bluey Card
Qudos Bank	Lifestyle
Teachers Mutual Bank	Credit Card
UniBank	Credit Card



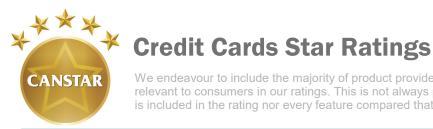
	Low Fee	
Company	Product	

American Express	Essential Credit Card	
American Express	Qantas Discovery Card	
American Express	Velocity Escape Card	
ANZ	First	
Bankwest	Zero Mastercard	
Bankwest	Zero Platinum Mastercard	
Bendigo Bank	Low Rate First Mastercard (for<25)	
Bendigo Bank	Low Rate Mastercard	
Citi	Simplicity Card	
Coles	No Annual Fee Mastercard	
Commonwealth Bank	Essentials	
Commonwealth Bank	Low Fee Mastercard	
Commonwealth Bank	Low Rate Gold Mastercard	
Commonwealth Bank	Low Rate Mastercard	
Commonwealth Bank	Standard Awards - Rewards Option	
Endeavour Mutual Bank	Visa Credit Card	
HSBC	Platinum Credit Card	
Latitude Financial Services	28 Degrees Global Platinum Mastercard	
NAB	Low Fee Card	
NAB	Low Rate Card	
Qudos Bank	Lifestyle Plus	
St.George Bank	No Annual Fee Visa	
Sydney Mutual Bank	Visa Credit Card	
Westpac	Low Fee	



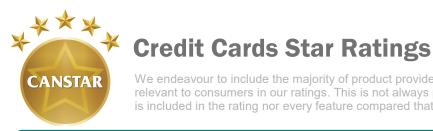
Low Fee	
Company	Product

ANZ	Frequent Flyer
ANZ	Low Rate
ANZ	Platinum
ANZ	Rewards
ANZ	Rewards Platinum
Australian Military Bank	Low Rate Visa Card
Auswide Bank	Low Rate Visa
Bank First	Visa Platinum Credit Card
Bank of us	Visa Credit Card
BankVic	Visa Gold
Bankwest	Breeze Mastercard
Bankwest	Breeze Platinum Mastercard
Bankwest	More Mastercard
bcu	Classic Credit Card
Bendigo Bank	Low Rate Platinum Mastercard
Bendigo Bank	Platinum Rewards Mastercard
Bendigo Bank	Qantas Platinum Mastercard
Beyond Bank	Low Rate Visa Credit Card
BOQ	Blue Rewards Credit Card
BOQ	Low Rate Credit Card
Coles	Low Rate Mastercard
Commonwealth Bank	Low Fee Gold Mastercard
Commonwealth Bank	Platinum Awards - Rewards Option
Community First CU	Low Rate Blue Credit Card
Community First CU	Low Rate Credit Card
Community First CU	Low Rate Pink Credit Card
CUA	Low Rate Credit Card
Easy Street Fin Services	Easy Low Rate Visa
First Option Bank	Low Rate Visa Credit Card
FlexiGroup	Skye Mastercard
G&C Mutual Bank	Low Rate Visa Credit Card
Greater Bank	Visa Credit Card



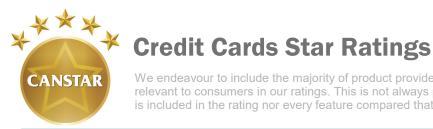
	Low Fee
Company	Product

Heritage Bank	Classic
HSBC	Low Rate Credit Card
HSBC	Platinum Qantas Credit Card
Hume Bank	Clear
Latitude Financial Services	Gem Visa
Latitude Financial Services	GO Mastercard
Latitude Financial Services	Infinity Rewards Visa
Latitude Financial Services	Low Rate Mastercard
Macquarie Bank	Platinum Card - Macquarie Rewards
Macquarie Bank	Platinum Card - Qantas Rewards
Macquarie Bank	RateSaver Card
Macquarie Credit Union	Visa Credit Card
Myer	Credit Card
Myer	Platinum Credit Card
NAB	Low Fee Platinum card
NAB	Qantas Rewards Premium Card
NAB	Rewards Platinum Card
Newcastle Permanent	Value+ Credit Card
Northern Inland CU	Visa Classic Credit Card
People's Choice Credit Union	Visa Credit Card
QANTAS	Qantas Premier Everyday
RACQ Bank	Low Rate Mastercard
St.George Bank	Amplify Classic - Rewards Option
St.George Bank	Amplify Platinum - Rewards Option
St.George Bank	Rainbow Vertigo Platinum
St.George Bank	Rainbow Vertigo Visa
St.George Bank	Vertigo Platinum
St.George Bank	Vertigo Visa
Summerland Credit Union	Low Rate Card
Suncorp Bank	Clear Options Gold Card
Suncorp Bank	Clear Options Platinum Card - Rewards Option
Suncorp Bank	Clear Options Standard Card

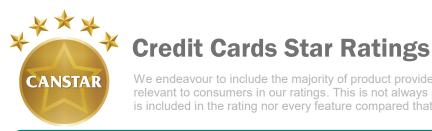


Low Fee	
Company	Product

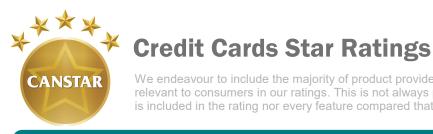
Westpac	Altitude Platinum - Rewards Option
Westpac	Lite Card
Westpac	Low Fee Platinum
Westpac	Low Rate Card
Woolworths	Everyday Platinum Credit Card



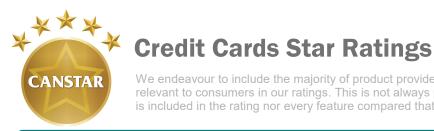
Low Fee	
Company	Product
**	
American Express	David Jones Card - Rewards Option
ANZ	Frequent Flyer Platinum
ANZ	Rewards Travel Adventures Card
Australian Unity	Low Rate Visa
Auswide Bank	Platinum Rewards Mastercard
Bank Australia	Low Rate Visa Credit Card
Bankwest	More Platinum Mastercard
Bankwest	Qantas Platinum Mastercard
bcu	Rewards Credit Card
BOQ	Platinum Rewards Credit Card
Citi	Clear Credit Card
Citi	Rewards Credit Card
Coles	Rewards Mastercard
CUA	Platinum Credit Card
Geelong Bank	Amigo Credit Card
Heritage Bank	Platinum
Hunter United	Visa Credit Card
Hunter United	Visa Credit Card - Home Loan Bwrs
IMB	Low Rate Mastercard
IMB	Platinum Mastercard
ING	Orange One Platinum
Jetstar	Mastercard - Rewards Option
Jetstar	Platinum Mastercard - Rewards Option
MOVE Bank	Low Rate Credit Card
Nexus Mutual	Visa Platinum Credit Card
QANTAS	Qantas Premier Platinum
Qudos Bank	Visa Platinum Credit Card
RACQ Bank	Platinum Rewards Mastercard
Summerland Credit Union	Rewards Card



Low Fee	
Company	Product
*	
American Express	David Jones Platinum Card - Rewards Option
American Express	Explorer Credit Card
American Express	Platinum Edge Credit Card
American Express	Qantas Premium Card
American Express	Qantas Ultimate Card
American Express	Velocity Platinum Card
Bank Australia	Platinum Rewards Visa Credit Card
G&C Mutual Bank	Platinum Visa Credit Card
Woolworths	Qantas Platinum Credit Card

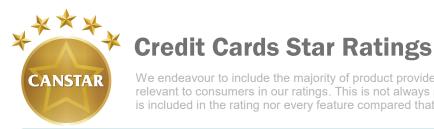


Low Rate	
Company	Product
★★★★ "Outstanding Value"	
American Express	Low Rate Credit Card
Auswide Bank	Low Rate Visa
Bank Australia	Low Rate Visa Credit Card
Bank of us	Visa Credit Card
Bendigo Bank	Low Rate First Mastercard (for<25)
Community First CU	Low Rate Blue Credit Card
Community First CU	Low Rate Credit Card
Community First CU	Low Rate Pink Credit Card
Easy Street Fin Services	Easy Low Rate Visa
Endeavour Mutual Bank	Visa Credit Card
First Option Bank	Low Rate Visa Credit Card
G&C Mutual Bank	Low Rate Visa Credit Card
MOVE Bank	Low Rate Credit Card
Sydney Mutual Bank	Visa Credit Card

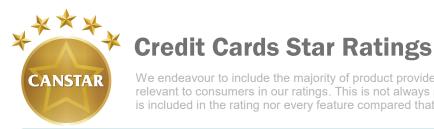


Low Rate	
Company	Product

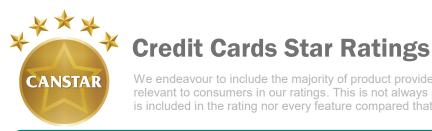
ANZ	Low Rate
Australian Unity	Low Rate Visa
Bank First	Visa Platinum Credit Card
BankVic	Visa Silver
Bankwest	Breeze Mastercard
Bankwest	Breeze Platinum Mastercard
Bendigo Bank	Low Rate Mastercard
Bendigo Bank	Low Rate Platinum Mastercard
Commonwealth Bank	Low Rate Gold Mastercard
Commonwealth Bank	Low Rate Mastercard
Greater Bank	Visa Credit Card
Heritage Bank	Gold Low Rate
Hume Bank	Value
ING	Orange One
Latitude Financial Services	Low Rate Mastercard
Newcastle Permanent	Value+ Credit Card
QBANK	Bluey Card
Qudos Bank	Lifestyle
St.George Bank	Rainbow Vertigo Platinum
St.George Bank	Vertigo Platinum
Teachers Mutual Bank	Credit Card
UniBank	Credit Card



Temperature Express Essential Credit Card ANZ First ANZ Frequent Flyer ANZ Platinum ANZ Rewards ANZ Rewards ANZ Rewards Platinum ANZ Rewards Platinum Australian Military Bank Low Rate Visa Card Bank Airst Visa Credit Card Bank First Visa Gold Bank First Visa Gold Bank West More Platinum Mastercard Bankwest More Platinum Mastercard Bankwest Qantas Platinum Mastercard Bankwest Zero Mastercard Bendigo Bank Platinum Rewards Mastercard Bendigo Bank Platinum Mastercard Bendigo Bank Platinum Mastercard Bendigo Bank Dank Platinum Mastercard Bendigo Bank Dank Platinum Mastercard Bendigo Bank Low Rate Visa Credit Card Citi Clear Credit Card Citi Clear Credit Card Citi Clear Credit Card Coles Low Rate Mastercard Coles Low Rate Mastercard Coles Low Rate Mastercard Coles No Annual Fee Mastercard Coles Low Rate Mastercard Commonwealth Bank Low Fee Gold Mastercard Commonwealth Bank	Low Rate	
American Express Essential Credit Card ANZ First ANZ Frequent Flyer ANZ Patinum ANZ Rewards ANZ Rewards ANZ Rewards ANZ Rewards Platinum Australian Military Bank Low Rate Visa Card Bank Australia Visa Credit Card Bank First Visa Gold Bankvic Visa Gold Bankwest More Mastercard Bankwest More Platinum Mastercard Bankwest Qantas Platinum Mastercard Bankwest Zero Platinum Mastercard bcu Classic Credit Card bcu Classic Credit Card bcu Rewards Credit Card bcu Rewards Credit Card bcu Classic Credit Card bcu Classic Credit Card bcu Classic Credit Card Bendigo Bank Qantas Platinum Mastercard Bendigo Bank Qantas Platinum Mastercard Citi Clear Credit Card	Company	Product
ANZ Frequent Flyer ANZ Platinum ANZ Rewards ANZ Rewards ANZ Rewards Platinum Australian Military Bank Low Rate Visa Card Bank Australia Visa Credit Card Bank First Nore Platinum Mastercard Bankwest More Platinum Mastercard Bankwest Qantas Platinum Mastercard Bankwest Qantas Platinum Mastercard Bankwest Zero Mastercard Bankwest Zero Mastercard Bankwest Zero Platinum Mastercard Bendigo Bank Platinum Rewards Mastercard Bendigo Bank Qantas Platinum Rewards Mastercard Bendigo Bank Low Rate Visa Credit Card Citi Clear Credit Card Citi Clear Credit Card Citi Clear Credit Card Coles Low Rate Mastercard Coles Low Rate Mastercard Coles Low Rate Mastercard Commonwealth Bank Low Fee Gold Mastercard Commonwealth Bank Low Fee Mastercard Commonwealth Bank Standard Awards - Rewards Option CUA Low Rate Credit Card Commonwealth Bank Standard Awards - Rewards Option CUA Amigo Credit Card CUA Amigo Credit Card CUA Amigo Credit Card	***	
ANZ Platinum ANZ Rewards ANZ Rewards ANZ Rewards ANZ Rewards Platinum Australian Military Bank Low Rate Visa Card Bank Australia Visa Credit Card Bank First Visa Classic Credit Card Bank First Visa Gold Bankwest More Mastercard Bankwest More Platinum Mastercard Bankwest Qantas Platinum Mastercard Bankwest Zero Mastercard Bankwest Zero Mastercard Bankwest Zero Platinum Mastercard Bendigo Bank Platinum Rewards Mastercard Bendigo Bank Qantas Platinum Mastercard Bendigo Bank Low Rate Visa Credit Card Bendigo Bank Low Rate Visa Credit Card Citi Clear Credit Card Citi Clear Credit Card Citi Clear Credit Card Citi Simplicity Card Coles Low Rate Mastercard Coles Low Rate Mastercard Coles Low Rate Mastercard Coles Low Rate Mastercard Commonwealth Bank Low Fee Gold Mastercard Commonwealth Bank Low Fee Gold Mastercard Commonwealth Bank Standard Awards - Rewards Option CUM Rate Credit Card CUM Commonwealth Bank Standard Awards - Rewards Option CUM Amigo Credit Card CUM Commonwealth Bank Standard Awards - Rewards Option	American Express	Essential Credit Card
ANZ Rewards ANZ Rewards Platinum Australian Military Bank Low Rate Visa Card Bank Australia Visa Credit Card Bank First Visa Gold Bankwest More Mastercard Bankwest More Platinum Mastercard Bankwest Acro Mastercard Bankwest Zero Mastercard Bankwest Zero Mastercard Bankwest Zero Mastercard Bankwest Zero Platinum Mastercard Bankwest Zero Platinum Mastercard Bankwest Zero Mastercard Bankwest Zero Platinum Mastercard Bankwest Zero Platinum Mastercard Boul Classic Credit Card bcu Rewards Credit Card bcu Rewards Credit Card bcu Rewards Credit Card Bendigo Bank Platinum Rewards Mastercard Bendigo Bank Quantas Platinum Mastercard Bendigo Bank Low Rate Visa Credit Card Bendigo Bank Low Rate Visa Credit Card Citi Clear Credit Card Citi Clear Credit Card Cotes Low Rate Mastercard Cotes Low Rate Mastercard Cotes No Annual Fee Mastercard Commonwealth Bank Low Fee Gold Mastercard Commonwealth Bank Low Fee Mastercard Commonwealth Bank Standard Awards - Rewards Option CUA Low Rate Credit Card CUA Low Rate Credit Card Commonwealth Bank Standard Awards - Rewards Option CUA Low Rate Credit Card COmmonwealth Bank Standard Awards - Rewards Option	ANZ	First
ANZ ANZ Rewards Platinum Australian Military Bank Low Rate Visa Card Bank Australia Wisa Credit Card Bank First Visa Classic Credit Card Bankwest Bankwest More Platinum Mastercard Bankwest Bankwest Acro Mastercard Bankwest Acro Platinum Mastercard Bankwest Acro Mastercard Bankwest Acro Mastercard Bankwest Acro Mastercard Bankwest Acro Platinum Mastercard Bankwest Acro Platinum Mastercard Bankwest Acro Platinum Mastercard Bankwest Acro Platinum Rewards Bankwest Acro Platinum Awards Clear Credit Card Clei Clear Credit Card Clei Clear Credit Card Coles Acro No Annual Fee Mastercard Coles Acommonwealth Bank Acwords Acwards - Rewards Option Commonwealth Bank Acwards - Rewards Option Commonwealth Bank Anigo Credit Card Cua Cua Anigo Credit Card	ANZ	Frequent Flyer
ANZ Rewards Platinum Australian Military Bank Low Rate Visa Card Bank Australia Visa Classic Credit Card Bank First Visa Classic Credit Card Bankwest More Mastercard Bankwest More Platinum Mastercard Bankwest Qantas Platinum Mastercard Bankwest Zero Mastercard Bankwest Zero Mastercard Bankwest Zero Mastercard Bankwest Zero Platinum Mastercard Bankwest Zero Platinum Mastercard Bankwest Zero Platinum Mastercard Bankwest Zero Mastercard Bankwest Zero Mastercard Bankwest Zero Platinum Mastercard Bendigo Bank Platinum Rewards Mastercard Bendigo Bank Platinum Rewards Mastercard Bendigo Bank Qantas Platinum Mastercard Bendigo Bank Low Rate Visa Credit Card Bendigo Bank Low Rate Visa Credit Card Citi Cles Cendit Card Citi Clear Credit Card Citi Clear Credit Card Coles Low Rate Mastercard Coles No Annual Fee Mastercard Coles No Annual Fee Mastercard Commonwealth Bank Low Fee Gold Mastercard Commonwealth Bank Standard Awards - Rewards Option Commonwealth Bank Standard Awards - Rewards Option Commonwealth Bank Low Rate Credit Card Commonwealth Bank Standard Awards - Rewards Option Commonwealth Bank Low Rate Credit Card Commonwealth Bank Standard Awards - Rewards Option	ANZ	Platinum
Australian Military Bank Low Rate Visa Card Bank Australia Visa Classic Credit Card Bank First Visa Gold Bankwest More Mastercard Bankwest More Platinum Mastercard Bankwest Cantas Platinum Mastercard Bankwest Zero Mastercard Bankwest Zero Platinum Mastercard bcu Classic Credit Card bcu Rewards Credit Card Bendigo Bank Platinum Rewards Mastercard Bendigo Bank Platinum Rewards Mastercard Beyond Bank Low Rate Visa Credit Card BOQ Low Rate Credit Card Citi Clear Credit Card Citi Simplicity Card Coles Low Rate Mastercard Coles No Annual Fee Mastercard Commonwealth Bank Low Fee Gold Mastercard Commonwealth Bank Low Fee Mastercard Commonwealth Bank Low Fee Mastercard Commonwealth Bank Low Rate Credit Card Commonwealth Bank Low Rate Credit Card Commonwealth Bank Low Rate Credit Card </th <th>ANZ</th> <th>Rewards</th>	ANZ	Rewards
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Bank First Visa Classic Credit Card Bankvic Visa Gold Bankwest More Mastercard Bankwest More Platinum Mastercard Bankwest Qantas Platinum Mastercard Bankwest Zero Mastercard Bankwest Zero Platinum Mastercard bcu Classic Credit Card bcu Rewards Credit Card Bendigo Bank Platinum Rewards Mastercard Bendigo Bank Qantas Platinum Mastercard Beyond Bank Low Rate Visa Credit Card Git Clear Credit Card Citi Clear Credit Card Citi Simplicity Card Coles Low Rate Mastercard Coles No Annual Fee Mastercard Commonwealth Bank Low Fee Gold Mastercard Commonwealth Bank Low Fee Mastercard Commonwealth Bank Low Fee Mastercard Commonwealth Bank Standard Awards - Rewards Option Commonwealth Bank Low Rate Credit Card Gelong Bank Amigo Credit Card	Australian Military Bank	Low Rate Visa Card
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Bankwest Zero Mastercard Bankwest Zero Platinum Mastercard bcu Classic Credit Card bcu Rewards Credit Card Bendigo Bank Platinum Rewards Mastercard Bendigo Bank Qantas Platinum Mastercard Beyond Bank Low Rate Visa Credit Card BOQ Low Rate Credit Card Citi Clear Credit Card Citi Simplicity Card Coles Low Rate Mastercard Coles No Annual Fee Mastercard Commonwealth Bank Low Fee Gold Mastercard Commonwealth Bank Low Fee Mastercard Commonwealth Bank Low Rate Credit Card Commonwealth Bank Auign Credit Card	Bankwest	More Mastercard
Bankwest Zero Mastercard bcu Classic Credit Card bcu Rewards Credit Card bcu Rewards Credit Card Bendigo Bank Platinum Rewards Mastercard Bendigo Bank Qantas Platinum Mastercard Beyond Bank Low Rate Visa Credit Card BOQ Low Rate Credit Card Citi Clear Credit Card Citi Simplicity Card Coles Low Rate Mastercard Coles No Annual Fee Mastercard Commonwealth Bank Low Fee Gold Mastercard Commonwealth Bank Low Fee Mastercard Commonwealth Bank Awards - Rewards Option Commonwealth Bank Amigo Credit Card	Bankwest	More Platinum Mastercard
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bcuRewards Credit CardBendigo BankPlatinum Rewards MastercardBendigo BankQantas Platinum MastercardBeyond BankLow Rate Visa Credit CardBOQLow Rate Credit CardCitiClear Credit CardCitiSimplicity CardColesLow Rate MastercardColesNo Annual Fee MastercardCommonwealth BankLow Fee Gold MastercardCommonwealth BankLow Fee MastercardCommonwealth BankPlatinum Awards - Rewards OptionCommonwealth BankStandard Awards - Rewards OptionCumonwealth BankStandard Awards - Rewards OptionCuALow Rate Credit CardGeelong BankAmigo Credit Card	Bankwest	Zero Platinum Mastercard
Bendigo BankPlatinum Rewards MastercardBeyond BankLow Rate Visa Credit CardBOQLow Rate Credit CardCitiClear Credit CardCitiSimplicity CardColesLow Rate MastercardColesNo Annual Fee MastercardCommonwealth BankLow Fee Gold MastercardCommonwealth BankLow Fee MastercardCommonwealth BankLow Fee MastercardCommonwealth BankLow Fee MastercardCommonwealth BankLow Fee MastercardCommonwealth BankStandard Awards - Rewards OptionCommonwealth BankStandard Awards - Rewards OptionCUALow Rate Credit CardGeelong BankAmigo Credit Card	bcu	Classic Credit Card
Bendigo BankQantas Platinum MastercardBeyond BankLow Rate Visa Credit CardBOQLow Rate Credit CardCitiClear Credit CardCitiSimplicity CardColesLow Rate MastercardColesNo Annual Fee MastercardCommonwealth BankLow Fee Gold MastercardCommonwealth BankLow Fee MastercardCommonwealth BankPlatinum Awards - Rewards OptionCommonwealth BankStandard Awards - Rewards OptionCUALow Rate Credit CardGeelong BankAmigo Credit Card	bcu	Rewards Credit Card
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BOQ Low Rate Credit Card Citi Clear Credit Card Citi Simplicity Card Coles Low Rate Mastercard Coles No Annual Fee Mastercard Commonwealth Bank Low Fee Gold Mastercard Commonwealth Bank Low Fee Mastercard Commonwealth Bank Platinum Awards - Rewards Option Commonwealth Bank Standard Awards - Rewards Option Commonwealth Bank Awards - Rewards Option Commonwealth Bank Awards - Rewards Option CUA Low Rate Credit Card Geelong Bank Amigo Credit Card	Bendigo Bank	Qantas Platinum Mastercard
Citi Simplicity Card Coles Low Rate Mastercard Coles No Annual Fee Mastercard Commonwealth Bank Low Fee Gold Mastercard Commonwealth Bank Low Fee Mastercard Commonwealth Bank Platinum Awards - Rewards Option Commonwealth Bank Standard Awards - Rewards Option Commonwealth Bank Awards - Rewards Option Commonwealth Bank Standard Awards - Rewards Option CUA Low Rate Credit Card Geelong Bank Amigo Credit Card	Beyond Bank	Low Rate Visa Credit Card
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Commonwealth BankLow Fee Gold MastercardCommonwealth BankLow Fee MastercardCommonwealth BankPlatinum Awards - Rewards OptionCommonwealth BankStandard Awards - Rewards OptionCUALow Rate Credit CardGeelong BankAmigo Credit Card	Coles	Low Rate Mastercard
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Commonwealth BankPlatinum Awards - Rewards OptionCommonwealth BankStandard Awards - Rewards OptionCUALow Rate Credit CardGeelong BankAmigo Credit Card	Commonwealth Bank	Low Fee Gold Mastercard
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CUA Low Rate Credit Card Geelong Bank Amigo Credit Card	Commonwealth Bank	Platinum Awards - Rewards Option
Geelong Bank Amigo Credit Card	Commonwealth Bank	Standard Awards - Rewards Option
	CUA	Low Rate Credit Card
Heritage Bank Classic	Geelong Bank	Amigo Credit Card
	Heritage Bank	Classic

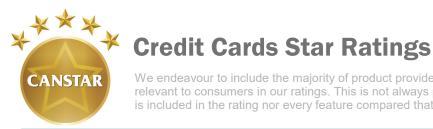


### ### ### ### ### ### ### ### ### ##	Low Rate	
Heritage Bank Platinum Horizon Bank Visa Credit Card HSBC Low Rate Credit Card HSBC Platinum Credit Card HSBC Platinum Qantas Credit Card Hume Bank Clear Hunter United Visa Credit Card - Home Loan Bwrs IMB Low Rate Mastercard Jetstar Mastercard - Rewards Option Macquarie Bank RateSaver Card Macquarie Cedit Union Visa Credit Card MB Low Fee Card NAB Low Fee Paltinum Card NAB Low Fee Paltinum Card NAB Low Fee Paltinum Card NAB Rewards Platinum Card NAB Rewards Platinum Card NAB Rewards Platinum Card NAB Rewards Platinum Card NAB Visa Classic Credit Card NAB Qantas Rewards Premium Card Nexus Mutual Visa Platinum Feer Ceptit Qual QANTAS Qantas Premier Everyday Qudos Bank Lifestyle Plus RACQ Bank Low Rate Mastercard <th>Company</th> <th>Product</th>	Company	Product
Horizon Bank Visa Credit Card HSBC Low Rate Credit Card HSBC Platinum Credit Card HSBC Platinum Qantas Credit Card Hume Bank Clear Hunter United Visa Credit Card Home Loan Bwrs IMB Low Rate Mastercard Jetstar Mastercard Rewards Option Macquarie Bank RateSaver Card Macquarie Credit Union Visa Credit Card NAB Low Fee Card NAB Low Fee Card NAB Low Fee Platinum card NAB Low Rate Card NAB Qantas Rewards Premium Card NAB Qantas Rewards Premium Card NAB Rewards Platinum Card NACQ Bank Lifestyle Plus RACQ Bank Lifestyle Plus RACQ Bank Amplify Classic - Rewards Option St. George Bank Amplify Platinum - Rewards Option St. George Bank No Annual Fee Visa St. George Bank Vertigo Visa St. George Bank Vertigo Visa St. George Bank Vertigo Visa	***	
HSBC Low Rate Credit Card HSBC Platinum Credit Card HSBC Platinum Qantas Credit Card Hunter United Visa Credit Card Hunter United Visa Credit Card - Home Loan Bwrs IMB Low Rate Mastercard - Rewards Option Macquarie Bank RateSaver Card Macquarie Credit Union Visa Credit Card MAB Low Fee Card NAB Low Fee Card NAB Low Fee Platinum card NAB Low Rate Master Card NAB Low Rate Card NAB Low Rate Card NAB Low Fee Platinum card NAB Low Rate Card NAB Qantas Rewards Premium Card NAB Qantas Rewards Premium Card NAB Qantas Rewards Premium Card NAB Rewards Platinum Credit Card NAB Rewards Platinum Credit Card NAB Rewards Platinum Credit Card NACQ Bank Lifestyle Plus RACQ Bank Lifestyle Plus RACQ Bank Amplify Classic - Rewards Option St.George Bank Amplify Platinum - Rewards Option St.George Bank Rainbow Vertigo Visa St.George Bank Vertigo Visa St.George Bank Vertigo Visa St.George Bank Vertigo Visa St.George Bank Vertigo Visa	Heritage Bank	Platinum
HSBC Platinum Credit Card Hume Bank Clear Hunter United Visa Credit Card Hunter United Visa Credit Card - Home Loan Bwrs IMB Low Rate Mastercard Jetstar Mastercard - Rewards Option Macquarie Bank RateSaver Card Macquarie Credit Union Visa Credit Card NAB Low Fee Card NAB Low Fee Card NAB Low Fee Card NAB Low Ree Card NAB Low Rate Card NAB Low Rate Card NAB Qantas Rewards Premium Card NAB Rewards Platinum Card NAB Rewards Platinum Card NAB Rewards Platinum Card Norther Inland CU Visa Classic Credit Card Norther Inland CU Visa Credit Card QANTAS Qantas Premier Everyday Qudos Bank Lifestyle Plus RACQ Bank Low Rate Mastercard RACQ Bank Platinum Rewards Mastercard St. George Bank Amplify Classic - Rewards Option	Horizon Bank	Visa Credit Card
HSBC Platinum Qantas Credit Card Hume Bank Clear Hunter United Visa Credit Card Hunter United Visa Credit Card - Home Loan Bwrs IMB Low Rate Mastercard Jetstar Mastercard - Rewards Option Macquarie Bank RateSaver Card ME Frank Credit Card NAB Low Fee Card NAB Low Fee Platinum card NAB Low Rate Card NAB Quantas Rewards Premium Card NAB Quantas Rewards Premium Card NAB Rewards Platinum Card NAB Quantas Rewards Premium Card NAB Rewards Platinum Card NAB Quantas Rewards Option Visa Classic Credit Card QANTAS Quantas Premier Everyday Qudos Bank Lifestyle Plus RACQ Bank Low Rate Mastercard St. George Bank	HSBC	Low Rate Credit Card
Hume Bank Clear Hunter United Visa Credit Card Hunter United Visa Credit Card - Home Loan Bwrs IMB Low Rate Mastercard Jetstar Mastercard - Rewards Option Macquarie Bank RateSaver Card ME Frank Credit Card NAB Low Fee Card NAB Low Fee Platinum card NAB Low Rate Card NAB Low Rate Card NAB Low Rate Card NAB Rewards Platinum Card NAB Rewards Platinum Card NAB Rewards Platinum Card NAB Visa Classic Credit Card Nothern Inland CU Visa Classic Credit Card Poople's Choice Credit Union Visa Credit Card QANTAS Qantas Premier Everyday Qudos Bank Lifestyle Plus RACQ Bank Low Rate Mastercard St. George Bank Amplify Classic - Rewards Option St. George Bank No Annual Fee Visa St. George Bank Vo Annual Fee Visa St. George Bank Vertigo Visa<	HSBC	Platinum Credit Card
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Hunter United Visa Credit Card - Home Loan Bwrs IMB Low Rate Mastercard Jetstar Mastercard - Rewards Option Macquarie Bank RateSaver Card Macquarie Credit Union Visa Credit Card ME Frank Credit Card NAB Low Fee Card NAB Low Fee Platinum card NAB Low Rate Card NAB Quantas Rewards Premium Card NAB Rewards Platinum Card NAB Rewards Platinum Card NAB Rewards Platinum Card NAB Visa Platinum Credit Card Nothern Inland CU Visa Classic Credit Card People's Choice Credit Union Visa Credit Card QANTAS Qantas Premier Everyday Qudos Bank Lifestyle Plus RACQ Bank Low Rate Mastercard RACQ Bank Platinum Rewards Mastercard St. George Bank Amplify Classic - Rewards Option St. George Bank No Annual Fee Visa St. George Bank No Annual Fee Visa St. George Bank Vertigo Visa	Hume Bank	Clear
IMBLow Rate MastercardJetstarMastercard - Rewards OptionMacquarie BankRateSaver CardMacquarie Credit UnionVisa Credit CardMEFrank Credit CardNABLow Fee CardNABLow Fee Platinum cardNABLow Rate CardNABQantas Rewards Premium CardNABRewards Platinum CardNABRewards Platinum CardNorther Inland CUVisa Platinum Credit CardPeople's Choice Credit UnionVisa Credit CardQANTASQantas Premier EverydayQudos BankLifestyle PlusRACQ BankLow Rate MastercardSt.George BankAmplify Classic - Rewards OptionSt.George BankNo Annual Fee VisaSt.George BankNo Annual Fee VisaSt.George BankNo Annual Fee VisaSt.George BankVertigo VisaSt.George BankVertigo VisaSt.George BankVertigo VisaSt.George BankVertigo Visa	Hunter United	Visa Credit Card
JetstarMastercard - Rewards OptionMacquarie BankRateSaver CardMacquarie Credit UnionVisa Credit CardMEFrank Credit CardNABLow Fee CardNABLow Fee Palatinum cardNABLow Rate CardNABQantas Rewards Premium CardNABRewards Platinum CardNABVisa Platinum Credit CardNexus MutualVisa Platinum Credit CardNorthern Inland CUVisa Classic Credit CardPeople's Choice Credit UnionVisa Credit CardQANTASQantas Premier EverydayQudos BankLifestyle PlusRACQ BankLow Rate MastercardRACQ BankLow Rate MastercardSt. George BankAmplify Classic - Rewards OptionSt. George BankAmplify Platinum - Rewards OptionSt. George BankNo Annual Fee VisaSt. George BankRainbow Vertigo VisaSt. George BankVertigo VisaSt. George BankVertigo VisaSt. George BankVertigo Visa	Hunter United	Visa Credit Card - Home Loan Bwrs
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Qantas Premier Everyday Qudos Bank Lifestyle Plus RACQ Bank Low Rate Mastercard RACQ Bank Platinum Rewards Mastercard St.George Bank Amplify Classic - Rewards Option St.George Bank Amplify Platinum - Rewards Option St.George Bank No Annual Fee Visa St.George Bank Vertigo Visa St.George Bank Vertigo Visa Summerland Credit Union Low Rate Card	Northern Inland CU	Visa Classic Credit Card
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RACQ Bank Low Rate Mastercard RACQ Bank Platinum Rewards Mastercard St.George Bank Amplify Classic - Rewards Option St.George Bank Amplify Platinum - Rewards Option St.George Bank No Annual Fee Visa St.George Bank Rainbow Vertigo Visa St.George Bank Vertigo Visa St.George Bank Low Rate Card	QANTAS	Qantas Premier Everyday
RACQ Bank Platinum Rewards Mastercard St.George Bank Amplify Classic - Rewards Option St.George Bank Amplify Platinum - Rewards Option St.George Bank No Annual Fee Visa St.George Bank Rainbow Vertigo Visa St.George Bank Vertigo Visa St.George Bank Low Rate Card	Qudos Bank	Lifestyle Plus
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St.George Bank Rainbow Vertigo Visa St.George Bank Vertigo Visa Summerland Credit Union Low Rate Card	St.George Bank	Amplify Classic - Rewards Option
St.George Bank Rainbow Vertigo Visa St.George Bank Vertigo Visa Summerland Credit Union Low Rate Card	St.George Bank	Amplify Platinum - Rewards Option
St.George Bank Vertigo Visa Summerland Credit Union Low Rate Card	St.George Bank	No Annual Fee Visa
Summerland Credit Union Low Rate Card	St.George Bank	Rainbow Vertigo Visa
	St.George Bank	Vertigo Visa
Suncorp Bank Clear Options Gold Card	Summerland Credit Union	Low Rate Card
	Suncorp Bank	Clear Options Gold Card

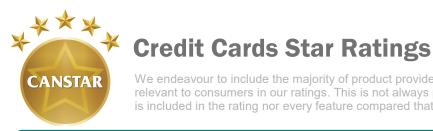


Low Rate	
Company	Product

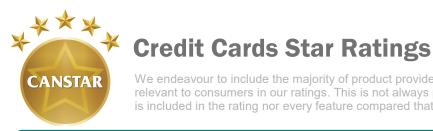
Suncorp Bank	Clear Options Platinum Card - Rewards Option
Suncorp Bank	Clear Options Standard Card
Westpac	Altitude Platinum - Rewards Option
Westpac	Low Fee
Westpac	Low Fee Platinum
Westpac	Low Rate Card



Low Rate		
Company	Product	
**		
American Express	David Jones Card - Rewards Option	
American Express	Qantas Discovery Card	
American Express	Velocity Escape Card	
ANZ	Frequent Flyer Platinum	
ANZ	Rewards Travel Adventures Card	
Auswide Bank	Platinum Rewards Mastercard	
Bank Australia	Platinum Rewards Visa Credit Card	
BOQ	Blue Rewards Credit Card	
BOQ	Platinum Rewards Credit Card	
Citi	Rewards Credit Card	
Coles	Rewards Mastercard	
CUA	Platinum Credit Card	
FlexiGroup	Skye Mastercard	
IMB	Platinum Mastercard	
ING	Orange One Platinum	
Jetstar	Platinum Mastercard - Rewards Option	
Latitude Financial Services	28 Degrees Global Platinum Mastercard	
Latitude Financial Services	GO Mastercard	
Latitude Financial Services	Infinity Rewards Visa	
Macquarie Bank	Platinum Card - Macquarie Rewards	
Macquarie Bank	Platinum Card - Qantas Rewards	
Myer	Credit Card	
Myer	Platinum Credit Card	
QANTAS	Qantas Premier Platinum	
Qudos Bank	Visa Platinum Credit Card	
Summerland Credit Union	Rewards Card	
Woolworths	Everyday Platinum Credit Card	
Woolworths	Qantas Platinum Credit Card	



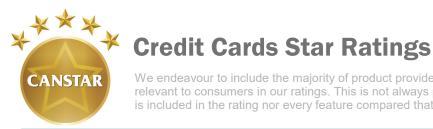
Low Rate		
Company	Product	
*		
American Express	David Jones Platinum Card - Rewards Option	
American Express	Explorer Credit Card	
American Express	Platinum Edge Credit Card	
American Express	Qantas Premium Card	
American Express	Qantas Ultimate Card	
American Express	Velocity Platinum Card	
G&C Mutual Bank	Platinum Visa Credit Card	
Latitude Financial Services	Gem Visa	



Premium	Carde	24 000	Annual	Spand
Premium	Carus 3	74,000	<i>i</i> Alliluai	Spellu

Company	Product
★★★★ "Outstanding Value"	
ANZ	Rewards Platinum
ANZ	Rewards Travel Adventures Card
Bankwest	More Platinum Mastercard
Bendigo Bank	Platinum Rewards Mastercard
HSBC	Platinum Credit Card
Jetstar	Platinum Mastercard - Rewards Option
Macquarie Bank	Black Card - Macquarie Rewards
Macquarie Bank	Platinum Card - Macquarie Rewards

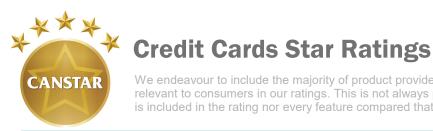
ANZ	Platinum
Bankwest	More World Mastercard
BOQ	Platinum Rewards Credit Card
Commonwealth Bank	Low Fee Gold Mastercard
NAB	Rewards Platinum Card
Nexus Mutual	Visa Platinum Credit Card
RACQ Bank	Platinum Rewards Mastercard
St.George Bank	Amplify Platinum - Rewards Option
Westpac	Altitude Black - Rewards Option
Westpac	Altitude Platinum - Rewards Option
Westpac	Low Fee Platinum



Premium Cards \$24,000 Annual Spend

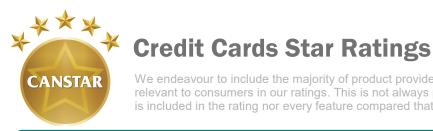
Company	Product

American Express	David Jones Platinum Card - Rewards Option
American Express	Explorer Credit Card
American Express	Platinum Edge Credit Card
ANZ	Rewards Black
Auswide Bank	Platinum Rewards Mastercard
Bank First	Visa Platinum Credit Card
BankVic	Visa Gold
Bankwest	Breeze Platinum Mastercard
Bankwest	Qantas Platinum Mastercard
Bankwest	Zero Platinum Mastercard
Bendigo Bank	Qantas Platinum Mastercard
Citi	Clear Credit Card
Citi	Rewards Credit Card
Citi	Simplicity Card
Commonwealth Bank	Diamond Awards - Rewards Option
Commonwealth Bank	Low Rate Gold Mastercard
Commonwealth Bank	Platinum Awards - Rewards Option
Commonwealth Bank	Ultimate Awards - Rewards Option
CUA	Platinum Credit Card
Heritage Bank	Platinum
HSBC	Platinum Qantas Credit Card
IMB	Platinum Mastercard
Macquarie Bank	Black Card - Qantas Rewards
Macquarie Bank	Platinum Card - Qantas Rewards
NAB	Low Fee Platinum card
NAB	Qantas Rewards Premium Card
NAB	Rewards Signature Card
QANTAS	Qantas Premier Everyday
St.George Bank	Amplify Signature - Rewards Option
St.George Bank	Rainbow Vertigo Platinum
St.George Bank	Vertigo Platinum
Suncorp Bank	Clear Options Platinum Card - Rewards Option



	Premium Cards \$24,000 Annual Spend
Company	Product

Woolworths	Qantas Platinum Credit Card
**	
American Express	Qantas Premium Card
American Express	Qantas Ultimate Card
American Express	Velocity Platinum Card
ANZ	Frequent Flyer Black
ANZ	Frequent Flyer Platinum
Bank Australia	Platinum Rewards Visa Credit Card
Bankwest	Qantas World Mastercard
Citi	Emirates World Mastercard
Citi	Premier Credit Card
Citi	Prestige Card - Rewards Option
Commonwealth Bank	Ultimate Awards - Qantas Option
Diners Club Australia	Frequent Flyers Club Card
Diners Club Australia	Personal Card
NAB	Qantas Rewards Signature Card
*	
Diners Club Australia	Frequent Flyer Dual Card
Diners Club Australia	Personal Dual Card
QANTAS	Qantas Premier Platinum
Qudos Bank	Visa Platinum Credit Card



Premium Cards \$60,000 Annual Spend		
Company	Product	
★★★★ "Outstanding Value"		
ANZ	Rewards Platinum	
ANZ	Rewards Travel Adventures Card	
Bankwest	More Platinum Mastercard	
Bendigo Bank	Platinum Rewards Mastercard	
Commonwealth Bank	Ultimate Awards - Rewards Option	
HSBC	Platinum Credit Card	
Macquarie Bank	Black Card - Macquarie Rewards	
Macquarie Bank	Platinum Card - Macquarie Rewards	
NAB	Rewards Platinum Card	

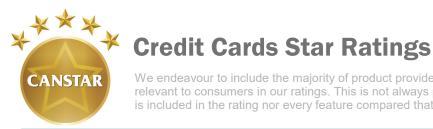
Bankwest	More World Mastercard	
BOQ	Platinum Rewards Credit Card	
Commonwealth Bank	Ultimate Awards - Qantas Option	
Jetstar	Platinum Mastercard - Rewards Option	
St.George Bank	Amplify Platinum - Rewards Option	
Westpac	Altitude Black - Rewards Option	

Altitude Platinum - Rewards Option

Low Fee Platinum

Westpac

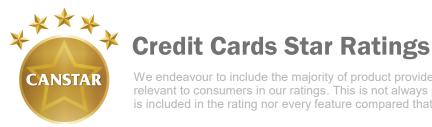
Westpac



Premium Cards \$60,000 Annual Spend

Company	Product

American Express	David Jones Platinum Card - Rewards Option
American Express	Explorer Credit Card
American Express	Platinum Edge Credit Card
ANZ	Platinum
ANZ	Rewards Black
Auswide Bank	Platinum Rewards Mastercard
Bank First	Visa Platinum Credit Card
BankVic	Visa Gold
Bankwest	Breeze Platinum Mastercard
Bankwest	Qantas Platinum Mastercard
Bankwest	Zero Platinum Mastercard
Bendigo Bank	Qantas Platinum Mastercard
Citi	Clear Credit Card
Citi	Rewards Credit Card
Citi	Simplicity Card
Commonwealth Bank	Diamond Awards - Rewards Option
Commonwealth Bank	Low Fee Gold Mastercard
Commonwealth Bank	Low Rate Gold Mastercard
Commonwealth Bank	Platinum Awards - Rewards Option
CUA	Platinum Credit Card
Heritage Bank	Platinum
HSBC	Platinum Qantas Credit Card
IMB	Platinum Mastercard
Macquarie Bank	Black Card - Qantas Rewards
Macquarie Bank	Platinum Card - Qantas Rewards
NAB	Low Fee Platinum card
NAB	Qantas Rewards Premium Card
NAB	Rewards Signature Card
Nexus Mutual	Visa Platinum Credit Card
QANTAS	Qantas Premier Everyday
RACQ Bank	Platinum Rewards Mastercard
St.George Bank	Amplify Signature - Rewards Option

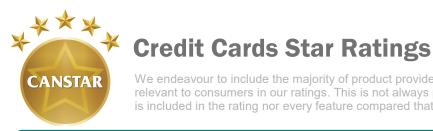


Premium Cards \$60,000 Annual Spend		
Company	Product	

St.George Bank	Rainbow Vertigo Platinum	
St.George Bank	Vertigo Platinum	
Suncorp Bank	Clear Options Platinum Card - Rewards Option	
Woolworths	Qantas Platinum Credit Card	
**		
American Express	Qantas Premium Card	
American Express	Qantas Ultimate Card	
American Express	Velocity Platinum Card	
ANZ	Frequent Flyer Black	
ANZ	Frequent Flyer Platinum	
Bank Australia	Platinum Rewards Visa Credit Card	
Bankwest	Qantas World Mastercard	
Citi	Emirates World Mastercard	
Citi	Premier Credit Card	
Citi	Prestige Card - Rewards Option	
Diners Club Australia	Frequent Flyers Club Card	
Diners Club Australia	Personal Card	
NAB	Qantas Rewards Signature Card	
*		
Diners Club Australia	Frequent Flyer Dual Card	
Diners Club Australia	Personal Dual Card	
QANTAS	Qantas Premier Platinum	

Qudos Bank

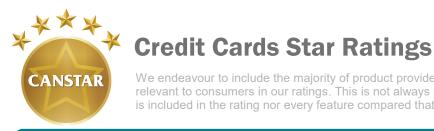
Visa Platinum Credit Card



Premium Cards \$120,000 Annual Spend		
Company	Product	
★★★★ "Outstanding Value"		
ANZ	Rewards Platinum	
Bankwest	More Platinum Mastercard	
Bankwest	More World Mastercard	
Bendigo Bank	Platinum Rewards Mastercard	
Commonwealth Bank	Ultimate Awards - Rewards Option	
HSBC	Platinum Credit Card	
Macquarie Bank	Platinum Card - Macquarie Rewards	
Nexus Mutual	Visa Platinum Credit Card	
St.George Bank	Amplify Platinum - Rewards Option	

ANZ	Platinum	
BOQ	Platinum Rewards Credit Card	
Commonwealth Bank	Low Fee Gold Mastercard	

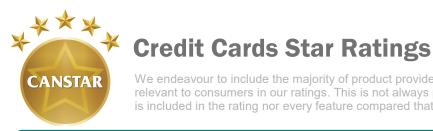
ANZ	Platinum
BOQ	Platinum Rewards Credit Card
Commonwealth Bank	Low Fee Gold Mastercard
Commonwealth Bank	Platinum Awards - Rewards Option
Commonwealth Bank	Ultimate Awards - Qantas Option
Macquarie Bank	Black Card - Macquarie Rewards
NAB	Rewards Platinum Card
RACQ Bank	Platinum Rewards Mastercard
Westpac	Altitude Platinum - Rewards Option
Westpac	Low Fee Platinum



Premium Cards \$120,000 Annual Spend

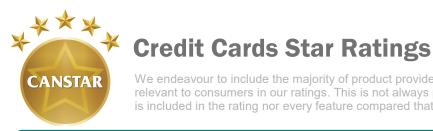
Company	Product

American Express	Platinum Edge Credit Card
ANZ	Rewards Black
ANZ	Rewards Travel Adventures Card
Auswide Bank	Platinum Rewards Mastercard
Bank First	Visa Platinum Credit Card
BankVic	Visa Gold
Bankwest	Breeze Platinum Mastercard
Bankwest	Qantas Platinum Mastercard
Bankwest	Zero Platinum Mastercard
Bendigo Bank	Qantas Platinum Mastercard
Citi	Clear Credit Card
Citi	Rewards Credit Card
Citi	Simplicity Card
Commonwealth Bank	Diamond Awards - Rewards Option
Commonwealth Bank	Low Rate Gold Mastercard
CUA	Platinum Credit Card
Diners Club Australia	Personal Card
Heritage Bank	Platinum
HSBC	Platinum Qantas Credit Card
IMB	Platinum Mastercard
Jetstar	Platinum Mastercard - Rewards Option
Macquarie Bank	Black Card - Qantas Rewards
Macquarie Bank	Platinum Card - Qantas Rewards
NAB	Low Fee Platinum card
NAB	Qantas Rewards Premium Card
NAB	Rewards Signature Card
QANTAS	Qantas Premier Everyday
St.George Bank	Amplify Signature - Rewards Option
St.George Bank	Rainbow Vertigo Platinum
St.George Bank	Vertigo Platinum
Suncorp Bank	Clear Options Platinum Card - Rewards Option
Westpac	Altitude Black - Rewards Option



	Premium Cards \$120,000 Annual Spend
Company	Product

Woolworths	Qantas Platinum Credit Card
**	
American Express	David Jones Platinum Card - Rewards Option
American Express	Explorer Credit Card
American Express	Qantas Premium Card
American Express	Qantas Ultimate Card
American Express	Velocity Platinum Card
ANZ	Frequent Flyer Black
ANZ	Frequent Flyer Platinum
Bank Australia	Platinum Rewards Visa Credit Card
Bankwest	Qantas World Mastercard
Citi	Premier Credit Card
Citi	Prestige Card - Rewards Option
Diners Club Australia	Frequent Flyers Club Card
Diners Club Australia	Personal Dual Card
NAB	Qantas Rewards Signature Card
*	
Citi	Emirates World Mastercard
Diners Club Australia	Frequent Flyer Dual Card
QANTAS	Qantas Premier Platinum
Qudos Bank	Visa Platinum Credit Card

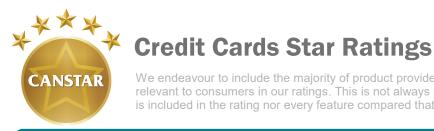


Coles

Rewards Mastercard

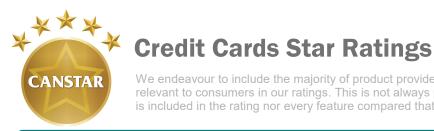
Rewards \$12,000 Annual Spend		
Company	Product	
★★★★ "Outstanding Value"		
American Express	David Jones Card - Rewards Option	
American Express	Essential Credit Card	
HSBC	Platinum Credit Card	
Jetstar	Platinum Mastercard - Rewards Option	
Latitude Financial Services	Infinity Rewards Visa	

Coles	No Annual Fee Mastercard	
Hume Bank	Clear	
Myer	Credit Card	
Myer	Platinum Credit Card	
Summerland Credit Union	Rewards Card	
Woolworths	Everyday Platinum Credit Card	



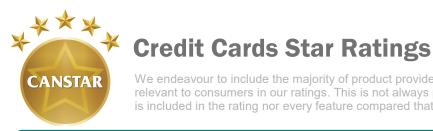
Rewards \$12,000 Annual Spend

American Express David Jones Platinum Card - Rewards Option American Express Explorer Credit Card American Express Platinum Edge Credit Card ANZ Rewards ANZ Rewards Black ANZ Rewards Black ANZ Rewards Platinum ANZ Rewards Travel Adventures Card Auswide Bank Platinum Rewards Mastercard Bankvic Visa Gold Bankwest More Platinum Mastercard Bankwest More Platinum Mastercard Bankwest More World Mastercard bcu Rewards Credit Card Bendigo Bank Platinum Rewards Mastercard BOQ Blue Rewards Credit Card Citi Premier Credit Card Citi Premier Credit Card Citi Prestige Card - Rewards Option Citi Rewards Credit Card Coles Low Rate Mastercard Commonwealth Bank Platinum Awards - Rewards Option Commonwealth Bank Viltimate Awards - Rewards Option Commonwealth Bank Platinum Awards - Rewards Option Commonwealth Bank Platinum Credit Card Coles Coles Coles Personal Card Diners Club Australia Personal Dual Card Diners Club Australia Personal Dual Card Diners Club Australia Personal Dual Card Macquarie Bank Black Card - Macquarie Rewards Black Card - Macquarie Rewards	Company	Product
American ExpressExplorer Credit CardAmerican ExpressPlatinum Edge Credit CardANZRewardsANZRewards BlackANZRewards PlatinumANZRewards Travel Adventures CardAuswide BankPlatinum Rewards MastercardBankVicVisa GoldBankwestMore MastercardBankwestMore Platinum MastercardBankwestMore World MastercardbcuRewards Credit CardBendigo BankPlatinum Rewards MastercardBOQBlue Rewards Credit CardBOQPlatinum Rewards Credit CardCitiPremier Credit CardCitiPremier Credit CardCitiPrestige Card - Rewards OptionCitiRewards Credit CardCommonwealth BankDiamond Awards - Rewards OptionCommonwealth BankStandard Awards - Rewards OptionCommonwealth BankUltimate Awards - Rewards OptionCumPlatinum Credit CardDiners Club AustraliaPersonal CardDiners Club AustraliaPersonal CardDiners Club AustraliaPersonal Dual CardINGOrange One PlatinumLattude Financial ServicesGO Mastercard	*	
American Express Platinum Edge Credit Card ANZ Rewards ANZ Rewards Black ANZ Rewards Platinum ANZ Rewards Platinum ANZ Rewards Platinum ANZ Rewards Travel Adventures Card Auswide Bank Platinum Rewards Mastercard Bankvic Visa Gold Bankwest More Mastercard Bankwest More Platinum Mastercard Bankwest More World Mastercard bcu Rewards Credit Card Bendigo Bank Platinum Rewards Mastercard BOQ Blue Rewards Credit Card Citi Prestige Card - Rewards Option Citi Rewards Credit Card Coles Low Rate Mastercard Commonwealth Bank Diamond Awards - Rewards Option Commonwealth Bank Ultimate Awards - Rewards Option Commonwealth Bank Ultimate Awards - Rewards Option Commonwealth Bank Diamond Awards - Rewards Option Commonwealth Bank Diamond Awards - Rewards Option Commonwealth Bank Diamond Awards - Rewards Option Commonwealth Bank Ultimate Awards - Rewards Option Commonwealth Bank Diamond Card Diners Club Australia Personal Dual Card ING Orange One Platinum Lattude Financial Services GO Mastercard	American Express	David Jones Platinum Card - Rewards Option
ANZ Rewards Black ANZ Rewards Black ANZ Rewards Platinum ANZ Rewards Travel Adventures Card Auswide Bank Platinum Rewards Mastercard BankVic Visa Gold Bankwest More Mastercard Bankwest More Platinum Mastercard Bankwest More World Mastercard Bankwest More World Mastercard bcu Rewards Credit Card Bendigo Bank Platinum Rewards Mastercard BOQ Blue Rewards Credit Card Citi Prestige Card - Rewards Credit Card Citi Prestige Card - Rewards Option Citi Rewards Credit Card Coles Low Rate Mastercard Commonwealth Bank Diamond Awards - Rewards Option Commonwealth Bank Standard Awards - Rewards Option Commonwealth Bank Ultimate Awards - Rewards Option Commonwealth Bank Platinum Credit Card Coles Commonwealth Bank Platinum Credit Card Commonwealth Bank Platinum Credit Card Commonwealth Bank Platinum Credit Card Diners Club Australia Personal Card Diners Club Australia Personal Card Diners Club Australia Personal Dual Card ING Orange One Platinum Lattude Financial Services GO Mastercard	American Express	Explorer Credit Card
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BankVic Visa Gold Bankwest More Mastercard Bankwest More Platinum Mastercard Bankwest More World Mastercard bcu Rewards Credit Card Bendigo Bank Platinum Rewards Mastercard BOQ Blue Rewards Credit Card BOQ Platinum Rewards Credit Card Citi Premier Credit Card Citi Prestige Card - Rewards Option Citi Rewards Credit Card Coles Low Rate Mastercard Commonwealth Bank Diamond Awards - Rewards Option Commonwealth Bank Platinum Awards - Rewards Option Commonwealth Bank Standard Awards - Rewards Option Commonwealth Bank Ultimate Awards - Rewards Option CUA Platinum Credit Card Diners Club Australia Personal Card Diners Club Australia Personal Dual Card ING Orange One Platinum Latitude Financial Services GO Mastercard	ANZ	Rewards Travel Adventures Card
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bcuRewards Credit CardBendigo BankPlatinum Rewards MastercardBOQBlue Rewards Credit CardBOQPlatinum Rewards Credit CardCitiPremier Credit CardCitiPrestige Card - Rewards OptionCitiRewards Credit CardColesLow Rate MastercardCommonwealth BankDiamond Awards - Rewards OptionCommonwealth BankPlatinum Awards - Rewards OptionCommonwealth BankStandard Awards - Rewards OptionCommonwealth BankUltimate Awards - Rewards OptionCUAPlatinum Credit CardDiners Club AustraliaPersonal CardDiners Club AustraliaPersonal Dual CardINGOrange One PlatinumLatitude Financial ServicesGO Mastercard	Bankwest	More Platinum Mastercard
Bendigo Bank Platinum Rewards Mastercard BOQ Blue Rewards Credit Card BOQ Platinum Rewards Credit Card Citi Premier Credit Card Citi Prestige Card - Rewards Option Citi Rewards Credit Card Coles Low Rate Mastercard Commonwealth Bank Diamond Awards - Rewards Option Commonwealth Bank Platinum Awards - Rewards Option Commonwealth Bank Standard Awards - Rewards Option Commonwealth Bank Ultimate Awards - Rewards Option Commonwealth Bank Ultimate Awards - Rewards Option Commonwealth Bank Platinum Credit Card Diners Club Australia Personal Card Diners Club Australia Personal Dual Card ING Orange One Platinum Latitude Financial Services GO Mastercard	Bankwest	More World Mastercard
BOQ Blue Rewards Credit Card BOQ Platinum Rewards Credit Card Citi Premier Credit Card Citi Prestige Card - Rewards Option Citi Rewards Credit Card Coles Low Rate Mastercard Commonwealth Bank Diamond Awards - Rewards Option Commonwealth Bank Platinum Awards - Rewards Option Commonwealth Bank Standard Awards - Rewards Option Commonwealth Bank Ultimate Awards - Rewards Option CUA Platinum Credit Card Diners Club Australia Personal Card Diners Club Australia Personal Dual Card ING Orange One Platinum Latitude Financial Services GO Mastercard	bcu	Rewards Credit Card
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Coles Low Rate Mastercard Commonwealth Bank Diamond Awards - Rewards Option Commonwealth Bank Platinum Awards - Rewards Option Commonwealth Bank Standard Awards - Rewards Option Commonwealth Bank Ultimate Awards - Rewards Option CUA Platinum Credit Card Diners Club Australia Personal Card Diners Club Australia Personal Dual Card ING Orange One Platinum Latitude Financial Services GO Mastercard	Citi	Prestige Card - Rewards Option
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Commonwealth Bank Commonwealth Bank Standard Awards - Rewards Option Commonwealth Bank Ultimate Awards - Rewards Option CUA Platinum Credit Card Diners Club Australia Personal Card Diners Club Australia Personal Dual Card ING Orange One Platinum Latitude Financial Services GO Mastercard	Coles	Low Rate Mastercard
Commonwealth Bank Commonwealth Bank Ultimate Awards - Rewards Option CUA Platinum Credit Card Diners Club Australia Personal Card Diners Club Australia Personal Dual Card ING Orange One Platinum GO Mastercard	Commonwealth Bank	Diamond Awards - Rewards Option
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CUA Platinum Credit Card Diners Club Australia Personal Card Diners Club Australia Personal Dual Card ING Orange One Platinum Latitude Financial Services GO Mastercard	Commonwealth Bank	Standard Awards - Rewards Option
Diners Club AustraliaPersonal CardDiners Club AustraliaPersonal Dual CardINGOrange One PlatinumLatitude Financial ServicesGO Mastercard	Commonwealth Bank	Ultimate Awards - Rewards Option
Diners Club Australia Personal Dual Card ING Orange One Platinum Latitude Financial Services GO Mastercard	CUA	Platinum Credit Card
ING Orange One Platinum Latitude Financial Services GO Mastercard	Diners Club Australia	Personal Card
Latitude Financial Services GO Mastercard	Diners Club Australia	Personal Dual Card
	ING	Orange One Platinum
Macquarie Bank Black Card - Macquarie Rewards	Latitude Financial Services	GO Mastercard
	Macquarie Bank	Black Card - Macquarie Rewards
Macquarie Bank Platinum Card - Macquarie Rewards	Macquarie Bank	Platinum Card - Macquarie Rewards
NAB Rewards Platinum Card	NAB	Rewards Platinum Card



Rewards \$12,000 Annual Spend	

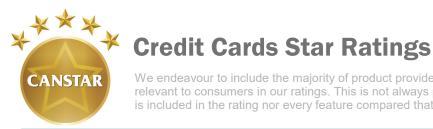
Company	Product
*	
NAB	Rewards Signature Card
Nexus Mutual	Visa Platinum Credit Card
RACQ Bank	Platinum Rewards Mastercard
St.George Bank	Amplify Classic - Rewards Option
St.George Bank	Amplify Platinum - Rewards Option
St.George Bank	Amplify Signature - Rewards Option
Suncorp Bank	Clear Options Gold Card
Westpac	Altitude Black - Rewards Option
Westpac	Altitude Platinum - Rewards Option
Woolworths	Qantas Platinum Credit Card



	Rewards \$24,000 Annual Spend
Company	Product
★★★★★ "Outstanding Value"	
American Express	David Jones Card - Rewards Option
Jetstar	Platinum Mastercard - Rewards Option
Latitude Financial Services	Infinity Rewards Visa
Summerland Credit Union	Rewards Card

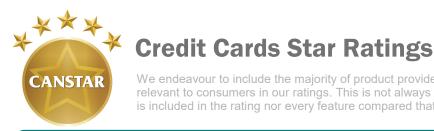
American Express	Essential Credit Card
ANZ	Rewards Platinum
Bankwest	More Mastercard
Coles	Rewards Mastercard
HSBC	Platinum Credit Card
ING	Orange One Platinum
Macquarie Bank	Black Card - Macquarie Rewards
Myer	Credit Card
Myer	Platinum Credit Card
Woolworths	Everyday Platinum Credit Card

American Express	David Jones Platinum Card - Rewards Option
BankVic	Visa Gold
Bankwest	More Platinum Mastercard
bcu	Rewards Credit Card
Coles	No Annual Fee Mastercard
Commonwealth Bank	Standard Awards - Rewards Option
Hume Bank	Clear
Latitude Financial Services	GO Mastercard
Macquarie Bank	Platinum Card - Macquarie Rewards
St.George Bank	Amplify Classic - Rewards Option
**	
St.George Bank	Amplify Platinum - Rewards Option



Rewards \$24,000 Annual Spend

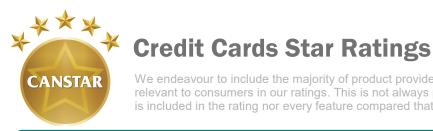
	Deschert
Company	Product
*	
American Express	Explorer Credit Card
American Express	Platinum Edge Credit Card
ANZ	Rewards
ANZ	Rewards Black
ANZ	Rewards Travel Adventures Card
Auswide Bank	Platinum Rewards Mastercard
Bankwest	More World Mastercard
Bendigo Bank	Platinum Rewards Mastercard
BOQ	Blue Rewards Credit Card
BOQ	Platinum Rewards Credit Card
Citi	Premier Credit Card
Citi	Prestige Card - Rewards Option
Citi	Rewards Credit Card
Coles	Low Rate Mastercard
Commonwealth Bank	Diamond Awards - Rewards Option
Commonwealth Bank	Platinum Awards - Rewards Option
Commonwealth Bank	Ultimate Awards - Rewards Option
CUA	Platinum Credit Card
Diners Club Australia	Personal Card
Diners Club Australia	Personal Dual Card
NAB	Rewards Platinum Card
NAB	Rewards Signature Card
Nexus Mutual	Visa Platinum Credit Card
RACQ Bank	Platinum Rewards Mastercard
St.George Bank	Amplify Signature - Rewards Option
Suncorp Bank	Clear Options Gold Card
Westpac	Altitude Black - Rewards Option
Westpac	Altitude Platinum - Rewards Option
Woolworths	Qantas Platinum Credit Card



Rewards \$36,000 Annual Spend **Company Product** David Jones Card - Rewards Option **American Express Commonwealth Bank** Ultimate Awards - Rewards Option Platinum Mastercard - Rewards Option **Jetstar Latitude Financial Services** Infinity Rewards Visa **Summerland Credit Union Rewards Card** *** David Jones Platinum Card - Rewards Option **American Express Essential Credit Card American Express Bankwest** More Mastercard **Rewards Mastercard** Coles **HSBC** Platinum Credit Card ING Orange One Platinum **Macquarie Bank** Black Card - Macquarie Rewards **Credit Card** Myer Platinum Credit Card Myer

Everyday Platinum Credit Card

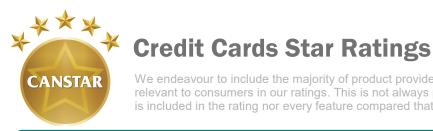
Woolworths



Reward	ls \$36,000	Annual Sp	end

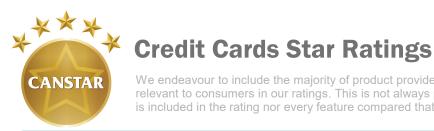
Company	Product

American Express	Platinum Edge Credit Card
ANZ	Rewards Platinum
BankVic	Visa Gold
Bankwest	More Platinum Mastercard
Bankwest	More World Mastercard
bcu	Rewards Credit Card
Bendigo Bank	Platinum Rewards Mastercard
BOQ	Platinum Rewards Credit Card
Coles	No Annual Fee Mastercard
Commonwealth Bank	Standard Awards - Rewards Option
Hume Bank	Clear
Latitude Financial Services	GO Mastercard
Macquarie Bank	Platinum Card - Macquarie Rewards
Nexus Mutual	Visa Platinum Credit Card
St.George Bank	Amplify Classic - Rewards Option
St.George Bank	Amplify Platinum - Rewards Option
St.George Bank	Amplify Signature - Rewards Option
**	
ANZ	Rewards
BOQ	Blue Rewards Credit Card
Coles	Low Rate Mastercard
RACQ Bank	Platinum Rewards Mastercard



Rewards \$36,000 Annual Spend

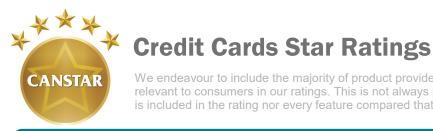
Company	Product
*	
American Express	Explorer Credit Card
ANZ	Rewards Black
ANZ	Rewards Travel Adventures Card
Auswide Bank	Platinum Rewards Mastercard
Citi	Premier Credit Card
Citi	Prestige Card - Rewards Option
Citi	Rewards Credit Card
Commonwealth Bank	Diamond Awards - Rewards Option
Commonwealth Bank	Platinum Awards - Rewards Option
CUA	Platinum Credit Card
Diners Club Australia	Personal Card
Diners Club Australia	Personal Dual Card
NAB	Rewards Platinum Card
NAB	Rewards Signature Card
Suncorp Bank	Clear Options Gold Card
Westpac	Altitude Black - Rewards Option
Westpac	Altitude Platinum - Rewards Option
Woolworths	Qantas Platinum Credit Card



Rowards	\$60,000 Annua	Snand
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Company	Product
★★★★ "Outstanding Value"	
American Express	David Jones Card - Rewards Option
American Express	David Jones Platinum Card - Rewards Option
Bankwest	More Platinum Mastercard
Commonwealth Bank	Ultimate Awards - Rewards Option
Jetstar	Platinum Mastercard - Rewards Option
Summerland Credit Union	Rewards Card

Bankwest	More Mastercard
Bankwest	More World Mastercard
Coles	Rewards Mastercard
HSBC	Platinum Credit Card
Latitude Financial Services	Infinity Rewards Visa
Macquarie Bank	Black Card - Macquarie Rewards
Myer	Credit Card
Myer	Platinum Credit Card
Woolworths	Everyday Platinum Credit Card

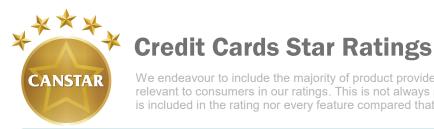


Rewards \$60,000 Annual Spend

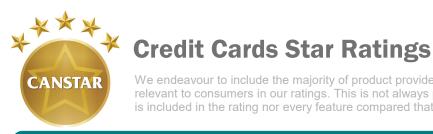
Company	Product

American Express	Essential Credit Card
American Express	Explorer Credit Card
American Express	Platinum Edge Credit Card
ANZ	Rewards
ANZ	Rewards Black
ANZ	Rewards Platinum
BankVic	Visa Gold
bcu	Rewards Credit Card
Bendigo Bank	Platinum Rewards Mastercard
BOQ	Platinum Rewards Credit Card
Coles	No Annual Fee Mastercard
Commonwealth Bank	Standard Awards - Rewards Option
Hume Bank	Clear
ING	Orange One Platinum
Latitude Financial Services	GO Mastercard
Macquarie Bank	Platinum Card - Macquarie Rewards
NAB	Rewards Platinum Card
NAB	Rewards Signature Card
Nexus Mutual	Visa Platinum Credit Card
RACQ Bank	Platinum Rewards Mastercard
St.George Bank	Amplify Classic - Rewards Option
St.George Bank	Amplify Platinum - Rewards Option
St.George Bank	Amplify Signature - Rewards Option
Westpac	Altitude Black - Rewards Option
Westpac	Altitude Platinum - Rewards Option
**	
Auswide Bank	Platinum Rewards Mastercard
BOQ	Blue Rewards Credit Card
Citi	Rewards Credit Card
Coles	Low Rate Mastercard
CUA	Platinum Credit Card
Diners Club Australia	Personal Dual Card

This Report should be read together with the Methodology document. Together the two documents form the research report in relation to the subject matter.



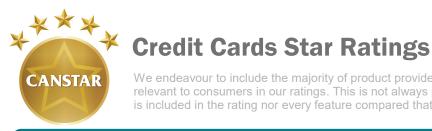
Rewards \$60,000 Annual Spend		
Company	Product	
*		
ANZ	Rewards Travel Adventures Card	
Citi	Premier Credit Card	
Citi	Prestige Card - Rewards Option	
Commonwealth Bank	Diamond Awards - Rewards Option	
Commonwealth Bank	Platinum Awards - Rewards Option	
Diners Club Australia	Personal Card	
Suncorp Bank	Clear Options Gold Card	
Woolworths	Qantas Platinum Credit Card	



Rewards \$120,000 Annual Spend

Company	Product
★★★★ "Outstanding Value"	
American Express	David Jones Card - Rewards Option
American Express	David Jones Platinum Card - Rewards Option
Bankwest	More Platinum Mastercard
Bankwest	More World Mastercard
Coles	Rewards Mastercard
Commonwealth Bank	Ultimate Awards - Rewards Option
Jetstar	Platinum Mastercard - Rewards Option

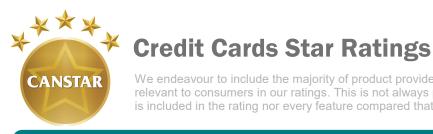
Latitude Financial Services	Infinity Rewards Visa
Macquarie Bank	Black Card - Macquarie Rewards
Myer	Credit Card
Myer	Platinum Credit Card
St.George Bank	Amplify Signature - Rewards Option
Summerland Credit Union	Rewards Card



Rewards \$120,000 Annual Spend

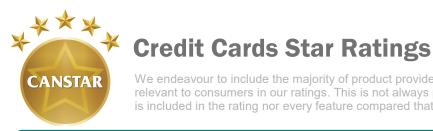
Company	Product

American Express	Essential Credit Card
American Express	Explorer Credit Card
American Express	Platinum Edge Credit Card
ANZ	Rewards Black
ANZ	Rewards Platinum
Bankwest	More Mastercard
bcu	Rewards Credit Card
Bendigo Bank	Platinum Rewards Mastercard
BOQ	Platinum Rewards Credit Card
Citi	Premier Credit Card
Citi	Rewards Credit Card
Commonwealth Bank	Diamond Awards - Rewards Option
Commonwealth Bank	Platinum Awards - Rewards Option
Diners Club Australia	Personal Dual Card
HSBC	Platinum Credit Card
Hume Bank	Clear
Latitude Financial Services	GO Mastercard
Macquarie Bank	Platinum Card - Macquarie Rewards
NAB	Rewards Platinum Card
NAB	Rewards Signature Card
Nexus Mutual	Visa Platinum Credit Card
RACQ Bank	Platinum Rewards Mastercard
St.George Bank	Amplify Classic - Rewards Option
St.George Bank	Amplify Platinum - Rewards Option
Westpac	Altitude Black - Rewards Option
Westpac	Altitude Platinum - Rewards Option
Woolworths	Everyday Platinum Credit Card



Rewards \$120,000 Annual Spend

Company	Product
**	
ANZ	Rewards
ANZ	Rewards Travel Adventures Card
BankVic	Visa Gold
BOQ	Blue Rewards Credit Card
Citi	Prestige Card - Rewards Option
Coles	Low Rate Mastercard
Coles	No Annual Fee Mastercard
Commonwealth Bank	Standard Awards - Rewards Option
CUA	Platinum Credit Card
Diners Club Australia	Personal Card
ING	Orange One Platinum
*	
Auswide Bank	Platinum Rewards Mastercard
Suncorp Bank	Clear Options Gold Card
Woolworths	Qantas Platinum Credit Card

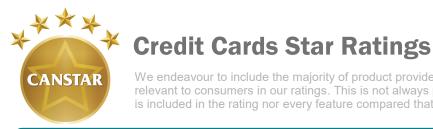


Frequent Flyer \$12,000 Annual Spend

Company	Product
★★★★ "Outstanding Value"	
American Express	David Jones Card - Qantas Option
American Express	Explorer Credit Card
American Express	Platinum Edge Credit Card
American Express	Qantas Discovery Card
American Express	Velocity Escape Card
American Express	Velocity Platinum Card
ANZ	Rewards Travel Adventures Card
HSBC	Platinum Qantas Credit Card

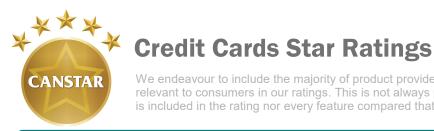
American Express	David Jones Card - Rewards Option
American Express	David Jones Platinum Card - Qantas Option
American Express	Essential Credit Card
ANZ	Rewards Platinum
Coles	Rewards Mastercard
Commonwealth Bank	Standard Awards - Rewards Option
HSBC	Platinum Credit Card
Macquarie Bank	Platinum Card - Qantas Rewards
QANTAS	Qantas Premier Everyday

American Express	Qantas Ultimate Card
ANZ	Rewards
BOQ	Platinum Rewards Credit Card
Coles	No Annual Fee Mastercard
Macquarie Bank	Black Card - Qantas Rewards
St.George Bank	Amplify Classic - Qantas Option
St.George Bank	Amplify Classic - Rewards Option
**	
Diners Club Australia	Frequent Flyers Club Card



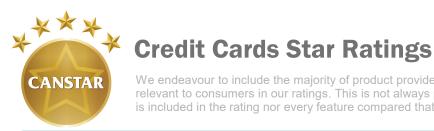
Frequent Flyer \$12,000 Annual Spend

Company	Product
τ	
merican Express	David Jones Platinum Card - Rewards Option
merican Express	Qantas Premium Card
NZ	Frequent Flyer
NZ	Frequent Flyer Black
NZ	Frequent Flyer Platinum
NZ	Rewards Black
uswide Bank	Platinum Rewards Mastercard
ank Australia	Platinum Rewards Visa Credit Card
ankwest	Qantas Platinum Mastercard
ankwest	Qantas World Mastercard
endigo Bank	Qantas Platinum Mastercard
iti	Premier Credit Card
iti	Prestige Card - Rewards Option
iti	Rewards Credit Card
oles	Low Rate Mastercard
ommonwealth Bank	Diamond Awards - Qantas Option
ommonwealth Bank	Diamond Awards - Rewards Option
ommonwealth Bank	Platinum Awards - Qantas Option
ommonwealth Bank	Platinum Awards - Rewards Option
ommonwealth Bank	Standard Awards - Qantas Option
ommonwealth Bank	Ultimate Awards - Qantas Option
ommonwealth Bank	Ultimate Awards - Rewards Option
iners Club Australia	Frequent Flyer Dual Card
iners Club Australia	Personal Card
iners Club Australia	Personal Dual Card
&C Mutual Bank	Platinum Visa Credit Card
etstar	Mastercard - Qantas Option
etstar	Platinum Mastercard - Qantas Option
AB	Qantas Rewards Premium Card
АВ	Qantas Rewards Signature Card
АВ	Rewards Platinum Card
АВ	Rewards Signature Card
iners Club Australia &C Mutual Bank etstar etstar AB AB	Personal Dual Card Platinum Visa Credit Card Mastercard - Qantas Option Platinum Mastercard - Qantas Option Qantas Rewards Premium Card Qantas Rewards Signature Card Rewards Platinum Card



Frequent Flyer \$12,000 Annual Spend

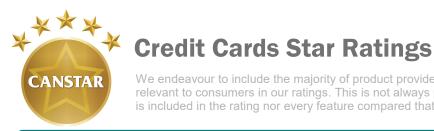
Company	Product
*	
QANTAS	Qantas Premier Platinum
Qudos Bank	Visa Platinum Credit Card
RACQ Bank	Platinum Rewards Mastercard
St.George Bank	Amplify Platinum - Qantas Option
St.George Bank	Amplify Platinum - Rewards Option
St.George Bank	Amplify Signature - Qantas Option
St.George Bank	Amplify Signature - Rewards Option
Suncorp Bank	Clear Options Platinum Card - Qantas Option
Westpac	Altitude Black - Qantas Option
Westpac	Altitude Black - Rewards Option
Westpac	Altitude Platinum - Qantas Option
Westpac	Altitude Platinum - Rewards Option
Woolworths	Qantas Platinum Credit Card



Frequent Flyer \$24,000 Annual Spend

Company	Product
★★★★ "Outstanding Value"	
American Express	David Jones Card - Qantas Option
American Express	David Jones Platinum Card - Qantas Option
American Express	Explorer Credit Card
American Express	Platinum Edge Credit Card
American Express	Velocity Platinum Card
ANZ	Rewards Travel Adventures Card
HSBC	Platinum Qantas Credit Card

American Express	David Jones Card - Rewards Option
American Express	Essential Credit Card
American Express	Qantas Discovery Card
American Express	Qantas Ultimate Card
American Express	Velocity Escape Card
ANZ	Rewards Platinum
Coles	Rewards Mastercard
Commonwealth Bank	Ultimate Awards - Rewards Option
HSBC	Platinum Credit Card
Macquarie Bank	Black Card - Qantas Rewards
QANTAS	Qantas Premier Everyday

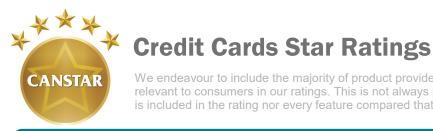


Frequent Flyer \$24,000 Annual Spend

Company	Product

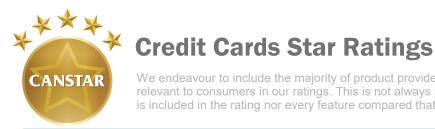
American Express	David Jones Platinum Card - Rewards Option
American Express	Qantas Premium Card
ANZ	Rewards
ANZ	Rewards Black
Bank Australia	Platinum Rewards Visa Credit Card
Bendigo Bank	Qantas Platinum Mastercard
BOQ	Platinum Rewards Credit Card
Coles	No Annual Fee Mastercard
Commonwealth Bank	Standard Awards - Qantas Option
Commonwealth Bank	Standard Awards - Rewards Option
Diners Club Australia	Frequent Flyers Club Card
Diners Club Australia	Personal Card
Diners Club Australia	Personal Dual Card
Jetstar	Mastercard - Qantas Option
Macquarie Bank	Platinum Card - Qantas Rewards
NAB	Rewards Platinum Card
NAB	Rewards Signature Card
QANTAS	Qantas Premier Platinum
Qudos Bank	Visa Platinum Credit Card
St.George Bank	Amplify Classic - Qantas Option
St.George Bank	Amplify Classic - Rewards Option
St.George Bank	Amplify Platinum - Qantas Option
St.George Bank	Amplify Platinum - Rewards Option
**	
ANZ	Frequent Flyer
Auswide Bank	Platinum Rewards Mastercard
Coles	Low Rate Mastercard
Diners Club Australia	Frequent Flyer Dual Card
Jetstar	Platinum Mastercard - Qantas Option
RACQ Bank	Platinum Rewards Mastercard
St.George Bank	Amplify Signature - Rewards Option
Woolworths	Qantas Platinum Credit Card

This Report should be read together with the Methodology document. Together the two documents form the research report in relation to the subject matter.



Frequent Flyer \$24,000 Annual Spend

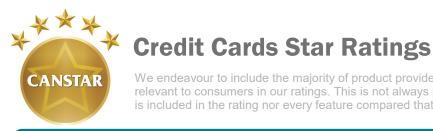
Company	Product
*	
ANZ	Frequent Flyer Black
ANZ	Frequent Flyer Platinum
Bankwest	Qantas Platinum Mastercard
Bankwest	Qantas World Mastercard
Citi	Premier Credit Card
Citi	Prestige Card - Rewards Option
Citi	Rewards Credit Card
Commonwealth Bank	Diamond Awards - Qantas Option
Commonwealth Bank	Diamond Awards - Rewards Option
Commonwealth Bank	Platinum Awards - Qantas Option
Commonwealth Bank	Platinum Awards - Rewards Option
Commonwealth Bank	Ultimate Awards - Qantas Option
G&C Mutual Bank	Platinum Visa Credit Card
NAB	Qantas Rewards Premium Card
NAB	Qantas Rewards Signature Card
St.George Bank	Amplify Signature - Qantas Option
Suncorp Bank	Clear Options Platinum Card - Qantas Option
Westpac	Altitude Black - Qantas Option
Westpac	Altitude Black - Rewards Option
Westpac	Altitude Platinum - Qantas Option
Westpac	Altitude Platinum - Rewards Option



Frequent Flyer \$36,000 Annual Spend

Company	Product
★★★★ "Outstanding Value"	
American Express	David Jones Card - Qantas Option
American Express	David Jones Card - Rewards Option
American Express	David Jones Platinum Card - Qantas Option
American Express	Explorer Credit Card
American Express	Platinum Edge Credit Card
American Express	Qantas Ultimate Card
American Express	Velocity Platinum Card
Commonwealth Bank	Ultimate Awards - Qantas Option
Commonwealth Bank	Ultimate Awards - Rewards Option
HSBC	Platinum Qantas Credit Card

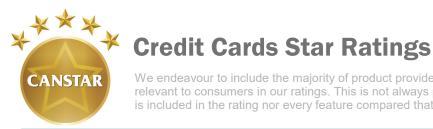
American Express	David Jones Platinum Card - Rewards Option
American Express	Essential Credit Card
American Express	Qantas Discovery Card
American Express	Velocity Escape Card
ANZ	Rewards Travel Adventures Card
Coles	Rewards Mastercard
Diners Club Australia	Personal Dual Card
HSBC	Platinum Credit Card
Macquarie Bank	Black Card - Qantas Rewards
QANTAS	Qantas Premier Everyday



Frequent Flyer \$36,000 Annual Spend

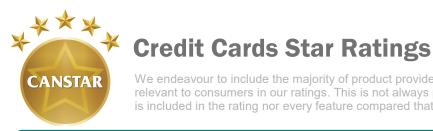
Company	Product

American Express	Qantas Premium Card
ANZ	Frequent Flyer Black
ANZ	Frequent Flyer Platinum
ANZ	Rewards
ANZ	Rewards Black
ANZ	Rewards Platinum
Auswide Bank	Platinum Rewards Mastercard
Bank Australia	Platinum Rewards Visa Credit Card
Bendigo Bank	Qantas Platinum Mastercard
BOQ	Platinum Rewards Credit Card
Commonwealth Bank	Platinum Awards - Rewards Option
Commonwealth Bank	Standard Awards - Rewards Option
Diners Club Australia	Frequent Flyer Dual Card
Diners Club Australia	Frequent Flyers Club Card
Diners Club Australia	Personal Card
G&C Mutual Bank	Platinum Visa Credit Card
Jetstar	Mastercard - Qantas Option
Macquarie Bank	Platinum Card - Qantas Rewards
NAB	Qantas Rewards Premium Card
NAB	Qantas Rewards Signature Card
NAB	Rewards Platinum Card
NAB	Rewards Signature Card
QANTAS	Qantas Premier Platinum
Qudos Bank	Visa Platinum Credit Card
St.George Bank	Amplify Classic - Qantas Option
St.George Bank	Amplify Classic - Rewards Option
St.George Bank	Amplify Platinum - Qantas Option
St.George Bank	Amplify Platinum - Rewards Option
St.George Bank	Amplify Signature - Qantas Option
St.George Bank	Amplify Signature - Rewards Option
Westpac	Altitude Black - Qantas Option
Westpac	Altitude Platinum - Qantas Option



Frequent Flyer \$36,000 Annual Spend

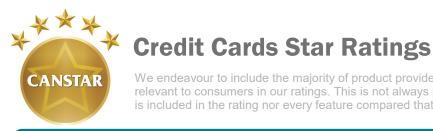
Company	Product
**	
ANZ	Frequent Flyer
Bankwest	Qantas World Mastercard
Coles	No Annual Fee Mastercard
Commonwealth Bank	Standard Awards - Qantas Option
Jetstar	Platinum Mastercard - Qantas Option
RACQ Bank	Platinum Rewards Mastercard
Suncorp Bank	Clear Options Platinum Card - Qantas Option
Westpac	Altitude Platinum - Rewards Option
Woolworths	Qantas Platinum Credit Card
*	
Bankwest	Qantas Platinum Mastercard
Citi	Premier Credit Card
Citi	Prestige Card - Rewards Option
Citi	Rewards Credit Card
Coles	Low Rate Mastercard
Commonwealth Bank	Diamond Awards - Qantas Option
Commonwealth Bank	Diamond Awards - Rewards Option
Commonwealth Bank	Platinum Awards - Qantas Option
Westpac	Altitude Black - Rewards Option



Frequent Flyer \$60,000 Annual Spend

Company	Product
★★★★ "Outstanding Value"	
American Express	David Jones Card - Qantas Option
American Express	David Jones Platinum Card - Qantas Option
American Express	Explorer Credit Card
American Express	Platinum Edge Credit Card
American Express	Qantas Ultimate Card
American Express	Velocity Platinum Card
Commonwealth Bank	Ultimate Awards - Qantas Option
Commonwealth Bank	Ultimate Awards - Rewards Option
Diners Club Australia	Personal Dual Card

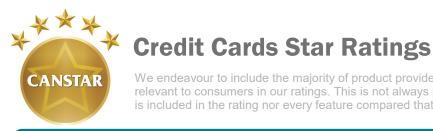
American Express	David Jones Card - Rewards Option
American Express	David Jones Platinum Card - Rewards Option
American Express	Qantas Discovery Card
American Express	Qantas Premium Card
American Express	Velocity Escape Card
ANZ	Rewards Black
Coles	Rewards Mastercard
HSBC	Platinum Credit Card
HSBC	Platinum Qantas Credit Card
Macquarie Bank	Black Card - Qantas Rewards
NAB	Qantas Rewards Signature Card
QANTAS	Qantas Premier Platinum



Frequent Flyer \$60,000 Annual Spend

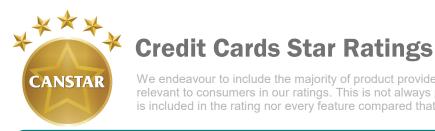
Company	Product

American Express	Essential Credit Card
ANZ	Frequent Flyer Black
ANZ	Frequent Flyer Platinum
ANZ	Rewards Platinum
ANZ	Rewards Travel Adventures Card
Bank Australia	Platinum Rewards Visa Credit Card
Bendigo Bank	Qantas Platinum Mastercard
BOQ	Platinum Rewards Credit Card
Commonwealth Bank	Diamond Awards - Rewards Option
Commonwealth Bank	Platinum Awards - Rewards Option
Commonwealth Bank	Standard Awards - Rewards Option
Diners Club Australia	Frequent Flyer Dual Card
Diners Club Australia	Frequent Flyers Club Card
Diners Club Australia	Personal Card
G&C Mutual Bank	Platinum Visa Credit Card
Jetstar	Platinum Mastercard - Qantas Option
Macquarie Bank	Platinum Card - Qantas Rewards
NAB	Qantas Rewards Premium Card
NAB	Rewards Platinum Card
NAB	Rewards Signature Card
QANTAS	Qantas Premier Everyday
Qudos Bank	Visa Platinum Credit Card
St.George Bank	Amplify Classic - Qantas Option
St.George Bank	Amplify Classic - Rewards Option
St.George Bank	Amplify Platinum - Qantas Option
St.George Bank	Amplify Platinum - Rewards Option
St.George Bank	Amplify Signature - Qantas Option
St.George Bank	Amplify Signature - Rewards Option
Westpac	Altitude Black - Qantas Option
Westpac	Altitude Platinum - Qantas Option
Westpac	Altitude Platinum - Rewards Option



Frequent Flyer \$60,000 Annual Spend

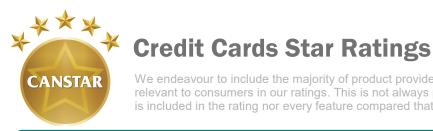
Company	Product
* *	
ANZ	Frequent Flyer
ANZ	Rewards
Auswide Bank	Platinum Rewards Mastercard
Bankwest	Qantas Platinum Mastercard
Bankwest	Qantas World Mastercard
Citi	Premier Credit Card
Citi	Rewards Credit Card
Commonwealth Bank	Diamond Awards - Qantas Option
Commonwealth Bank	Platinum Awards - Qantas Option
Jetstar	Mastercard - Qantas Option
RACQ Bank	Platinum Rewards Mastercard
Suncorp Bank	Clear Options Platinum Card - Qantas Option
Westpac	Altitude Black - Rewards Option
Woolworths	Qantas Platinum Credit Card
*	
Citi	Prestige Card - Rewards Option
Coles	Low Rate Mastercard
Coles	No Annual Fee Mastercard
Commonwealth Bank	Standard Awards - Qantas Option



Frequent Flyer \$120,000 Annual Spend

Company	Product
★★★★ "Outstanding Value"	
American Express	David Jones Card - Qantas Option
American Express	David Jones Platinum Card - Qantas Option
American Express	David Jones Platinum Card - Rewards Option
American Express	Explorer Credit Card
American Express	Qantas Ultimate Card
American Express	Velocity Platinum Card
Commonwealth Bank	Ultimate Awards - Qantas Option
Commonwealth Bank	Ultimate Awards - Rewards Option
Diners Club Australia	Personal Dual Card

American Express	David Jones Card - Rewards Option
American Express	Platinum Edge Credit Card
American Express	Qantas Discovery Card
American Express	Qantas Premium Card
American Express	Velocity Escape Card
ANZ	Frequent Flyer Black
Coles	Rewards Mastercard
NAB	Rewards Platinum Card
NAB	Rewards Signature Card
QANTAS	Qantas Premier Platinum
St.George Bank	Amplify Signature - Rewards Option



Frequent Flyer \$120,000 Annual Spend

Company	Product

American Express	Essential Credit Card
ANZ	Frequent Flyer Platinum
ANZ	Rewards Black
ANZ	Rewards Travel Adventures Card
Bank Australia	Platinum Rewards Visa Credit Card
Bankwest	Qantas World Mastercard
Bendigo Bank	Qantas Platinum Mastercard
BOQ	Platinum Rewards Credit Card
Citi	Premier Credit Card
Citi	Prestige Card - Rewards Option
Commonwealth Bank	Diamond Awards - Qantas Option
Commonwealth Bank	Diamond Awards - Rewards Option
Commonwealth Bank	Platinum Awards - Rewards Option
Diners Club Australia	Frequent Flyer Dual Card
Diners Club Australia	Frequent Flyers Club Card
Diners Club Australia	Personal Card
G&C Mutual Bank	Platinum Visa Credit Card
HSBC	Platinum Credit Card
HSBC	Platinum Qantas Credit Card
Jetstar	Platinum Mastercard - Qantas Option
Macquarie Bank	Black Card - Qantas Rewards
Macquarie Bank	Platinum Card - Qantas Rewards
NAB	Qantas Rewards Signature Card
QANTAS	Qantas Premier Everyday
St.George Bank	Amplify Classic - Qantas Option
St.George Bank	Amplify Classic - Rewards Option
St.George Bank	Amplify Platinum - Qantas Option
St.George Bank	Amplify Platinum - Rewards Option
St.George Bank	Amplify Signature - Qantas Option
Westpac	Altitude Black - Qantas Option
Westpac	Altitude Black - Rewards Option
Westpac	Altitude Platinum - Qantas Option



Frequent Flyer \$120,000 Annual Spend **Company Product** ** ANZ Frequent Flyer ANZ Rewards ANZ **Rewards Platinum Auswide Bank** Platinum Rewards Mastercard **Bankwest Qantas Platinum Mastercard** Citi **Rewards Credit Card Commonwealth Bank** Platinum Awards - Qantas Option **Commonwealth Bank** Standard Awards - Rewards Option NAB **Qantas Rewards Premium Card Qudos Bank** Visa Platinum Credit Card **RACQ Bank** Platinum Rewards Mastercard **Suncorp Bank** Clear Options Platinum Card - Qantas Option Westpac Altitude Platinum - Rewards Option Woolworths Qantas Platinum Credit Card Coles Low Rate Mastercard Coles No Annual Fee Mastercard

Standard Awards - Qantas Option

Mastercard - Qantas Option

Commonwealth Bank

Jetstar